



VERMONT SECRETARY OF STATE

Corporations Division

MAILING ADDRESS: Vermont Secretary of State, 128 State Street, Montpelier, VT 05633-1104

DELIVERY ADDRESS: Vermont Secretary of State, 128 State Street, Montpelier, VT 05633-1104

PHONE: 802-828-2386

WEBSITE: www.sec.state.vt.us

1. Acknowledgement Information.

- a. **Name:** Don Unger
- b. **Acknowledgement Address:** 32065 Castle Court, Suite 300, Evergreen, CO, 80439, USA
- c. **Email Address:** evon@advcredit.com
- d. **Phone No:** (800) 670-7993

2. Data Broker Information.

- a. **Name:** Advantage Credit, Inc.
- b. **Primary Physical Address:** 32065 Castle Court, Suite 300, Evergreen, CO, 80439, USA
- c. **Primary Email Address:** compliance@advcredit.com
- d. **Primary Internet Address (URL):** www.advcredit.com

3. Does the data broker permit a consumer to opt out of the data broker's collection of brokered personal information, opt out of its databases or opt out of certain sales of data? ☒ Yes ☐ No

If so:

a. **What was the method for requesting an opt-out?**

The consumer may write to Advantage Credit, Inc. to request an opt-out.

b. **If the opt-out applied to only certain activities or sales, which ones?**

n/a

c. **Does the data broker permit a consumer to authorize a third party to perform the opt-out on the consumer's behalf?**

If we are contacted by a third party, we will follow up with the consumer directly to confirm the request.

4. Statement specifying the data collection, databases or sales activities from which a consumer may not have opted out during the prior year:

We are a Reseller of credit and credit-related services for the mortgage and financial industry. As such, we are a middleman between our client (the mortgage lender) and the Bureaus (CRAs Experian, Trans Union and Equifax), and do not collect, store, nor sell consumer data other than specifically as credit reports (and related services) related to applications for loans from our clients as authorized by consumers in writing.

5. Statement regarding whether the data broker implemented a purchaser credentialing process during the prior year:

All end user clients are vetted thoroughly by Advantage Credit, Inc. when they apply to use our services, and must meet our requirements for bona fides prior to being given access to credit reports and related services.

6. The number of security breaches that the data broker experienced during the prior year: 0 .

Total number of consumers affected by the breaches: 0 .



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7. Where the data broker has actual knowledge that it possesses the brokered personal information of minors, provide a statement detailing the data collection practices, databases, sales activities, and opt-out policies that are applicable to the brokered personal information of minors:

We do not possess personal information on minors.

8. Any additional information or explanation the data broker chooses to provide concerning its data collection practices during the prior year:

We are a Reseller of credit and credit-related services for the mortgage and financial industry. As such, we are a middleman between our client (the mortgage lender) and the Bureaus (CRAs Experian, Trans Union and Equifax), and do not collect, store, nor sell consumer data other than specifically as credit reports (and related services) related to applications for loans from our clients as authorized by consumers in writing.

9. Certification of Annual Registration.

I hereby certify, under penalty of law (13 V.S.A. Ch. 65), as an authorized representative of the data broker, that the all of the above information is accurate.

Evon Butterworth
PRINTED NAME

Evon Butterworth
SIGNATURE

01/29/2019
DATE